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Case 08-23423 Doc 1 Filed 09/04/08 Entered 09/04/08 13:22:42 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 55

United States Bankruptcy Court Northern District of Illinois					Voluntar	y Petition		
Name of Debtor (if individual, enter Last, First, Mi Pullos, Anthony				of Joint	Debtor (Spou	se) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  None	ears		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 0753	I.D. (ITIN) No	)./Complete EIN			s of Soc. Sec. one, state all):	or Individual-T	axpayer I.D. (IT)	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and 225 Deerpath Unit D-1	d State)		Street A	Address	s of Joint Debt	or (No. and Str	reet, City, and St	ate
Schaumburg, IL	ZIPC 60	CODE 0193	<u> </u>					ZIPCODE
County of Residence or of the Principal Place of Bu	usiness:		County	of Res	sidence or of the	ne Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from street	address):		Mailing	g Addro	ess of Joint De	ebtor (if differen	nt from street add	dress):
	ZIPC	ODE	<u> </u>					ZIPCODE
Location of Principal Assets of Business Debtor (if	f different from	street address al	bove):					ZIPCODE
(Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one box)  Health Care Single Asset 11 U.S.C. § Railroad Stockbroker Commodity Clearing Bar Other  T (Che	Business Real Estate as defilol (51B)  Broker nk  Cax-Exempt Entity eck box, if applicates at ax-exempt organizations.	<b>y</b> ble) anization	-	Chapter Chapter Chapter Chapter Chapter Chapter Chapter Signature Chapter	the Petition 7 r 9 r 11 er 12 r 13  Natu (Che are primarily co defined in 11 U ) as "incurred b ual primarily fo	oy an or a	one box) tetition for of a Foreign ding tetition for of a Foreign
under Title 26 of the United States Code (the Internal Revenue Code)			d States e Code)		purpos	al, family, or hoe."  Chapter 11 D		
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				De Check De ow Check A 1 Ac	ebtor is not a si if: ebtor's aggregated to insiders all applicable plan is being for ecceptances of ti	business as demall business a attenoncontinge or affiliates) are boxes alled with this pure plan were so	fined in 11 U.S.0 s defined in 11 U ent liquidated det e less than \$2,19	J.S.C. § 101(51D)  ots (excluding debts 10,000
Debtor estimates that funds will be available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY			
Debtor estimates that, after any exempt property is exc distribution to unsecured creditors.  Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000	5,001- 10,000	10,00 25,00	]  01-	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,000 to \$50,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion	

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B1 (Official Tase 081208423 Doc 1 Filed 09/04/08 Entered 09/04/08 13:22:42 Desc Main Page 2					
Voluntary Petition (This page must be completed and filed in every case)  DOCUMENT Page 2 of 55 Name of Debtof(s): Anthony Pullos					
All Prior Bankruptcy Cases Filed Within Last 8 Years	s (If more than two, attach additional sheet)				
Location NONE Where Filed:	Case Number:	Date Filed:			
Location Where Filed: N.A.	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partne	<b>-</b>	1			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A is attached and made a part of this petition.	X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	30 August 2008  Date			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
	garding the Debtor - Venue				
(Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
There is a bankruptcy case concerning debtor's affiliate	e, general partner, or partnership pending in this I	District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
Debtor has included in this petition the deposit with the period after the filing of the petition.	e court of any rent that would become due during	the 30-day			
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

Case 08-23423 Doc 1	Filed 09/04/08	Entered 09/04/08 13:22:42	Desc Main
B1 (Official Form 1) (1/08)	Document	Page 3 of 55	Page 3
Voluntary Petition	\	Name of Debtor(s):	
(This page must be completed and filed in ever	<i>ry case)</i> <b>Signa</b>	Anthony Pullos	
C' ( CD LA C) (I Polace			2 20
Signature(s) of Debtor(s) (Individua	*	Signature of a Foreign Re	presentative
I declare under penalty of perjury that the information p is true and correct.	rovided in this petition		
[If petitioner is an individual whose debts are primarily		I declare under penalty of perjury that the inform	
has chosen to file under chapter 7] I am aware that I machapter 7, 11, 12, or 13 of title 11, United States Code, u	understand the relief	is true and correct, that I am the foreign represen proceeding, and that I am authorized to file this	
available under each such chapter, and choose to procee	ed under chapter 7.		petition.
[If no attorney represents me and no bankruptcy petition petition] I have obtained and read the notice required by	y 11 U.S.C. § 342(b).	(Check only <b>one</b> box.)	
I request relief in accordance with the chapter of title 11		I request relief in accordance with chapter	
Code, specified in this petition.	, 0	Code. Certified copies of the documents requattached.	quired by § 1515 of title 11 are
		Durayant to 11 U.S.C. 8 1511. I request relief	fire accordance with the chanter of
		Pursuant to 11 U.S.C.§ 1511, I request relief title 11 specified in this petition. A cert	tified copy of the order granting
X /s/ Anthony Pullos		recognition of the foreign main proceeding is	attached.
Signature of Debtor		X	
o.g.mare o. Berne		·	
$\mathbf{x}$		(Signature of Foreign Representative)	
Signature of Joint Debtor			
		(Printed Name of Foreign Representative)	
Telephone Number (If not represented by attorney)			
_ 30 August 2008	_		
Date		(Date)	
Signature of Attorney*			
X /s/ Scott A. Bentley		Signature of Non-Attorney Pet	ition Preparer
Signature of Attorney for Debtor(s)		I declare under penalty of perjury that: 1) I am a	-
SCOTT A. BENTLEY 6191377		as defined in 11 U.S.C. § 110, 2) I prepared this	s document for compensation,
Printed Name of Attorney for Debtor(s)		and have provided the debtor with a copy of this and information required under 11 U.S.C. § 110	
		3) if rules or guidelines have been promulgated	pursuant to 11 U.S.C. § 110
Firm Name		setting a maximum fee for services chargeable b preparers, I have given the debtor notice of the r	maximum amount before any
661 Ridgeview Drive		document for filing for a debtor or accepting any required in that section. Official Form 19 is atta	y fee from the debtor, as
Address H C0050		required in that section. Official Form 19 is and	ichea.
McHenry, IL 60050		The state of Posterior Pos	
_(815) 385-0669		Printed Name and title, if any, of Bankruptcy Pe	etition Preparer
Telephone Number		Social Security Number (If the bankruptcy petit	is not an individual
30 August 2008		state the Social Security number of the officer,	principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signature	e also constitutes a	partner of the bankruptcy petition preparer.) (Re	
certification that the attorney has no knowledge after an i			
information in the schedules is incorrect.		Address	
Signature of Debtor (Corporation/Par			
I declare under penalty of perjury that the information p is true and correct, and that I have been authorized to fi		X_	
behalf of the debtor.	no tino politico		
The debtor requests relief in accordance with the chaptor	ter of title 11,	Date	
United States Code, specified in this petition.		Signature of bankruptcy petition preparer or o	officer principal, responsible
X		person, or partner whose Social Security numb	
Signature of Authorized Individual		Names and Social Security numbers of all other	er individuals who prepared or
		assisted in preparing this document unless the not an individual:	bankruptcy petition preparer is
Printed Name of Authorized Individual			
		If more than one person prepared this documer conforming to the appropriate official form for	
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply w	rith the provisions of title 11
Date		and the Federal Rules of Bankruptcy Procedure may	result in fines or

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Anthony Pullos	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

Date: 30 August 2008

☐ 3. I certify that I requested credit counseling services from an approved agency but was
unable to obtain the services during the five days from the time I made my request, and the
following exigent circumstances merit a temporary waiver of the credit counseling requirement
so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by
the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case

without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  ☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Anthony Pullos ANTHONY PULLOS

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re Anthony Pullos		Case No.	
	Debtor	(If known)	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtors Residence		J	180,000.00	163,410.58
225 Deerpath Unit D-1 Schaumburg, IL 60193				
Rental Property		J	200,000.00	Exceeds Value
4690 St. Croix Lane #435 Naples, FL 34109				
Rental Property		Н	200,000.00	None
7915 Preserve Circle #215 Naples, FL				
Rental Property		Н	200,000.00	Exceeds Value
1180 Reserve Way #206 Naples, FL 34105				
Rental Property		Н	200,000.00	Exceeds Value
1200 Reserve Way #304 Naples, FL 34105				
	T	>	980,000.00	

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(Report also on Summary of Schedules.)

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In re	Anthony	Pullos

**Debtor** 

Case No. \_ (If known)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
X			
71	Checking Account Bank of America PO Box 25118 Tampa, FL 33622-5118	J	8,000.00
	Savings Account	J	500.00
X			
	Miscellaneous household goods and furnishings	J	10,000.00
	Miscellaneous books, pictures, etc.	J	5,000.00
	Miscellaneous wearing apparel	J	1,000.00
	Miscellaneous jewelry	J	2,500.00
	Miscellaneous sports equipment	J	2,000.00
X			
X			
X			
	Retirement Fund	Н	80,000.00
	O N E X X X	Checking Account Bank of America PO Box 25118 Tampa, FL 33622-5118 Savings Account  X  Miscellaneous household goods and furnishings Miscellaneous books, pictures, etc.  Miscellaneous yearing apparel Miscellaneous jewelry Miscellaneous sports equipment  X  X  X  X	Checking Account Bank of America PO Box 25118 Tampa, FL 33622-5118  Savings Account  J  Miscellaneous household goods and furnishings J Miscellaneous books, pictures, etc.  J  Miscellaneous wearing apparel Miscellaneous jewelry Miscellaneous sports equipment  J  X  X  X  X

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In re	Anthony Pullos	Case No
	Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Tax Free Strategies 12853 Banyan Creek Drive Fort Meyers, FL 33908 IRA	W	3,292.88
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	Citibank		
14. Interests in partnerships or joint ventures. Itemize.		Interest in Business Ameriuest, Inc. 701 Goldenrod Drive Algonquin IL 60102	Н	100.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Debtor

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(If known)

In re	Anthony Pullos	Case No.	

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.		Boat	J	10,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		2 Computers/Printers/Laptops	J	1,500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	I	0 continuation sheets attached Tot.	ı	\$ 123,892.88

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Case No. \_

(If known)

In re Anthony Pullos Case No	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

**Debtor** 

	11 U.S.C. § 522(b)(2)	
$   \sqrt{} $	11 U.S.C. § 522(b)(3)	

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Miscellaneous wearing apparel	735 I.L.C.S. Ch. 12-1001(a)	500.00	1,000.00
Retirement Fund	735 I.L.C.S 5§12-1006	80,000.00	80,000.00
IRA			3,292.88
Boat	735 I.L.C.S 5§12-1001(b)	0.00	10,000.00
2 Computers/Printers/Laptops	735 I.L.C.S 5§12-1001(d)	1,500.00	1,500.00
Debtors Residence	735 I.L.C.S 5§12-901	15,000.00	180,000.00

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B6D (Official Form 6D) (12/07)

In re	Anthony Pullos		Case No.
	Debtor	, and the second	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	_	NSECURED PORTION, IF ANY
ACCOUNT NO. 3640037347622			Lien: 1st Mortgage						
Aurora Loan Services 10350 Park Meadows Drive Littleton, Co 80124			Security: 1200 Reserve Way #304, Naples, FL				197,946.00		0.00
			VALUE \$ 200,000.00						
ACCOUNT NO. 3640037340287			Lien: 1st Mortgage						
Aurora Loan Services 10350 Park Meadows Drive Littleton, Co 80124			Security: 1225 Reserve Way #104, Naples, FL				195,552.94		0.00
			VALUE \$ 200,000.00	1					
ACCOUNT NO. 3640037348372			Lien: 1st Mortgage						5,000.00
Aurora Loan Services 10350 Park Meadows Drive Littleton, Co 80124		Security: 1180 Reserve Way #206, Naples, FL		205,000.00					
			VALUE \$ 200,000.00						
			(Total c	Sub	tota	l <b>≻</b>	\$ 598,498.94	\$	5,000.00
			(Total C		rotal		\$	\$	

(Report also on (If applicable, reposition (Report also on Statistical Summary of Schedules) also on Statistical

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re	Anthony Pullos		, Case No			
		Debtor		(If known)		

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  Bob Taylor Jeep PO Box 11899 W. Airport Road Naples, FL 34101			Lien: Automobile Loan Security: 2006 Jeep Wrangler				25,382.75	25,382.75
ACCOUNT NO. 115126810  Countrywide PO Box 650070 Dallas, TX 75265-0070			VALUE \$ 0.00  Lien: 1st Mortgage Security: 7915 Preserve Cr #215, Naples, FL				235,954.00	35,954.00
ACCOUNT NO. 115126810  Countrywide PO Box 650070  Dallas, TX 75265-0070	-		VALUE \$ 200,000.00  Lien: 2nd Mortgage Security: 7915 Preserve Cr, #215, Naples, FL				4,967.00	0.00
ACCOUNT NO. 115126842  Countrywide PO Box 650070 Dallas, TX 75265-0070			VALUE \$ 200,000.00  Lien: 1st Mortgage Security: 4690 St. Croix Lane, #435, Naples, FL  VALUE \$ 200,000.00				231,780.00	31,780.00
ACCOUNT NO. 115126842  Countrywide PO Box 650070  Dallas, TX 75265-0070			Lien: 2nd Mortgage Security: 4690 St. Croix Lane #435, Naples, FL 34189 VALUE \$ 200,000.00				4,866.00	0.00
Sheet no. 1 of 3 continuation sheets attached Schedule of Creditors Holding Secured Claims	to		·	thi T	otal	gg) (s)	\$ 502,949.75 \$	\$

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re _	Anthony Pullos		,	Case No	
	·	Debtor	ŕ		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 150148031  Countrywide PO Box 650070 Dallas, TX 75265-0070			Lien: 1st Mortgage Security: Debtors Residence  VALUE \$ 540,000.00				416,000.00	0.00
E-Loan, Inc. 6230 Stoneridge Mall Road Pleasanton, CA 94588			Lien: Automobile Loan Security: Ford  VALUE \$ 0.00				32,714.25	32,714.25
ACCOUNT NO. 0401659852200001  First Midwest Bank Loan Processing Center PO Box 125 Bedford Park, IL 60499-0125	<u> </u>		Lien: PMSI non-vehicle < 365 days Security: Boat  VALUE \$ 10,000.00				14,163.00	4,163.00
ACCOUNT NO. 307661724  GMAC PO Box 380902 Bloomington, MN 55438-0902			Lien: 2nd Mortgage Security: 1200 Reserve Way #304, Naples, FL 34105 VALUE \$ 200,000.00				59,520.00	0.00
ACCOUNT NO. 307661738  GMAC PO Box 380902 Bloomington, MN 55438-0902			Lien: 2nd Mortgage Security: 1225 Reserve Way #104, Naples, FL  VALUE \$ 0.00				55,706.00	55,706.00
Sheet no. 2 of 3 continuation sheets attached Schedule of Creditors Holding Secured Claims	l to	<u> </u>		t thi	al (s s pa otal(	gg)	\$ 578,103.25 \$	\$

(Use only on last page)

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re	Anthony Pullos		, Case No	
		Debtor		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 307663733  GMAC PO Box 380902 Bloomington, MN 55438-0902			Lien: 2nd Mortgage Security: 1180 Reserve Way #206, Naples, FL  VALUE \$ 200,000.00				60,710.22	0.00
ACCOUNT NO. 45866282  Wachovia World Savings PO Box 60505 City of Industry, CA 91716-0505			Lien: 1st Mortgage Security: Debtors Residence				163,410.58	0.00
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. 3 of 3 continuation sheets attached t Schedule of Creditors Holding Secured Claims	0		Su (Total(s) o (Use only o	f thi T	otal	ge) (s)	\$ 224,120.80 \$ 1,903,672.74	\$ 0.00 \$ 190,700.00

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B6E (Official Form 6E) (12/07)

In re	Anthony Pullos	Case No.
	Debtor	(if known)
1	SCHEDULE E - CREDITORS HOLDING	UNSECURED PRIORITY CLAIMS
unsect address proper	A complete list of claims entitled to priority, listed separately by type ared claims entitled to priority should be listed in this schedule. In the list, including zip code, and last four digits of the account number, if any ty of the debtor, as of the date of the filing of the petition. Use a separate of priority.	poxes provided on the attached sheets, state the name, mailing y, of all entities holding priority claims against the debtor or the
	The complete account number of any account the debtor has with the	creditor is useful to the trustee and the creditor and may be provide

of

ided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all o priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related  Data.	Dio
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardi or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided 11 U.S.C. § 507(a)(1).	

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Extensions of credit in an involuntary case

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Anthony Pullos In re	, Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fishern	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Instit	tution
Claims based on commitments to the FDIC, RTC, Director of the Office of T Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor sloohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
st Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re _	Anthony Pullos	,	Case No	
	Debtor	-	(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A42595218			Consideration: Credit card debt				
Allied Interstate o/b/o Capital One 3000 Corporate Exchange Drive, Ste 600 Columbus, OH 43231							Notice Only
ACCOUNT NO. 5499900111000300277	2347	9	Consideration: Credit card debt	T			
Bank of America PO Box 15726 Wilmington< DE 19886							12,736.00
ACCOUNT NO.	$\dagger$		Consideration: Credit card debt	t		H	
Best Buy PO Box 17298 Wilmington, DE 19850-7298							3,859.91
ACCOUNT NO. 171601103751648	╁		Consideration: Credit card debt	╁		H	
Best Buy PO Box 17298 Wilmington, DE 19850-7298							1,731.37
3 continuation sheets attached				Subt	otal	>	\$ 18,327.28
continuation sheets attached					'otal		\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Pullos		Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2098491	1		Consideration: Credit card debt				
Blatt, Hasenmiller, Leisbker & Moore o/b/o Citibank 125 S. Wacker Drive, Ste 400 Chicago, IL 60606							Notice Only
ACCOUNT NO. 171 6011 0375 1648			Consideration: Credit card debt				
Bose Retail Services PO Box 17602 Baltimore, MD 21297-1602							1,034.03
ACCOUNT NO. 5528512644177343			Consideration: Credit card debt	t			
Capital One PO Box 5294 Carol Stream, Il 60197							15,853.00
ACCOUNT NO. 517805290754279	t		Consideration: Credit card debt	+			
Capital One PO Box 5294 Carol Stream, Il 60197							14,105.06
ACCOUNT NO. 5466 1600 35189 6939 Citi PO Box 688909 Des Moines, IA 50368-8909			Consideration: Credit card debt				32,257.58
Sheet no. 1 of 3 continuation sheets atta	ched			Sub	tota	l <b>≻</b>	\$ 63,249.67
to Schedule of Creditors Holding Unsecured				n	Coto		•

Nonpriority Claims

Total➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-23423 Doc 1 Filed 09/04/08 Entered 09/04/08 13:22:42 Desc Main Document Page 20 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Pullos		Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5466 1600 3518 6939  Citi PO Box 688909  Des Moines, IA 50368-8909			Consideration: Credit card debt				30,811.49
ACCOUNT NO. 5466 1601 2838 1140  Citi PO Box 688917  Des Moines, IA 50368-8917			Consideration: Credit card debt				14,790.14
ACCOUNT NO. 6011007450229306  Discover PO Box 30943 Salt Lake City, UT 84130			Consideration: Credit card debt				7,341.08
ACCOUNT NO. 6011007450229306  Discover PO Box 30943 Salt Lake City, UT 84130			Consideration: Credit card debt				8,898.40
ACCOUNT NO. 601100766610273508  Discover PO Box 30943 Salt Lake City, UT 84130			Consideration: Credit card debt				8,049.71
Sheet no. 2 of 3 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l <b>&gt;</b>	\$ 69,890.82

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal≯ \$
Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Pullos		Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6035 3202 5873 0587  Home Depot PO BOX 589100 Des Moines, IA 50368-9100	•		Consideration: Credit card debt				4,485.15
ACCOUNT NO. 5121 0718 0083 6771  Sears Credit Card PO Box 183082  Columbus, OH 43218-3082			Consideration: Credit card debt				5,704.10
ACCOUNT NO.	•						
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 10,189.25 Total \$ 161,657.02

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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	(02220	 00)	(, , , ,

In re	Anthony Pullos	Case No.
	Dobton	

(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. 

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Scanlon Lexus of Fort Myers 270 S. Tamiami Trail Ft. Myers, FL 33912	2005 Lexus RX330 lease - 48 month lease @479.99/month
Linda Young 1180 Reserve Way #206 Naples, FL 34105	Residential Lease / \$1000.00 month
Jacqueline Ouellette & Kelly Brown 1200 Reserve Way #304 Naples, FL 34105	Residential Lease, \$1000.00/month
Julio Gallego 1`225 Reserve Waqy #104 Naqples, FL	Resdiential Lease \$1,090/month

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In re Anthony Pullos		Case No.	
_	Debtor		(if known)

Desc Main

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

_						
V	Check this	box if	debtor	has	no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): No dependents

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

Married

Debtor's Marital

Status:

None

In re	Anthony Pullos	Casa		
	Debtor	— Case ——	(if known)	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<b>Employment:</b> DEBTOR		SP	POUSE		
Occupation Sales					
Name of Employer Leaf Guard					
How long employed 3 months					
Address of Employer 5200 W 47th Street					
Brookfield, IL 60513					
INCOME: (Estimate of average or projected monthly income at time case filed)		DEI	BTOR	SI	POUSE
. Monthly gross wages, salary, and commissions		\$	0.00	\$	0.00
(Prorate if not paid monthly.)		Ψ		Ψ	
2. Estimated monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
LESS PAYROLL DEDUCTIONS					
		\$	0.00	\$	0.00
a. Payroll taxes and social security     b. Insurance		\$	0.00	\$	0.00
c. Union Dues		\$	0.00	\$	0.00
d. Other (Specify:	)	\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$	0.00	\$	0.00
5 TOTAL NET MONTHLY TAKE HOME PAY		\$	0.00	\$	0.00
7. Regular income from operation of business or profession or farm		\$4	4,024.71	\$	3,750.00
(Attach detailed statement)					
3. Income from real property		\$	0.00	\$	0.00
P. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or support payments payable to the debtor for the		\$	0.00	¢	0.00
debtor's use or that of dependents listed above.		Ф	0.00	<b>Ф</b>	0.00
11. Social security or other government assistance		\$	0.00	\$	0.00
( Specify)					
2. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income		\$	0.00	\$	0.00
(Specify)		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		\$	4,024.71	\$	3,750.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)		\$	4,024.71	\$	3,750.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)			\$	7,774.71	<u></u>

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Officia <b>CEase: 6/8-(2/3/4</b> 23	Doc 1	Filed 09/04/08	Entered 09/04/08 13:22:42	Desc Main
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In re Anthony Pullos	G V
In re Anthony Pullos  Debtor	Case No(if known)
SCHEDULE J - CURRENT EXPEND	ITURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projecte filed. Prorate any payments made biweekly, quarterly, semi-annually, calculated on this form may differ from the deductions from income al	
Check this box if a joint petition is filed and debtor's spouse main labeled "Spouse."	tains a separate household. Complete a separate schedule of expenditu
Rent or home mortgage payment (include lot rented for mobile home)	\$2.210
a. Are real estate taxes included? Yes	
b. Is property insurance included? Yes	
2. Utilities: a. Electricity and heating fuel	\$300
b. Water and sewer	\$4i
c. Telephone	\$1
d. Other Garbage 29 Cable 65 Cell 110 Internet 40	\$\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$500
5. Clothing	\$
6. Laundry and dry cleaning	\$2
7. Medical and dental expenses	\$100
8. Transportation (not including car payments)	\$500
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100
10.Charitable contributions	\$
11.Insurance (not deducted from wages or included in home mortgage pay	ments)
a. Homeowner's or renter's	\$5(
b. Life	\$
c. Health	\$
d.Auto	\$12:
e. Other <u>Boat</u>	\$9(
12. Taxes (not deducted from wages or included in home mortgage payme	ats)
(Specify) Real Estate	\$660
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list pay	nents to be included in the plan)
a. Auto	\$1,54;
b. Other <u>Boat</u>	\$32:
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$(
15. Payments for support of additional dependents not living at your home	\$(
16. Regular expenses from operation of business, profession, or farm (atta	ch detailed statement) \$
17. Other	\$

None

20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 o	f Schedule (Includes spouse income of \$3,750.00. See Schedule I)	\$ 7,774.71
b. Average monthly expenses from Line 18	above	\$ 6,862.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$ 912.71

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

6,862.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

Northern District of Illinois

In re	Case No.	
Debtor		
	Chapter 7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 980,000.00		
B – Personal Property	YES	3	\$ 123,892.88		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	4		\$ 1,903,672.74	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 161,657.02	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,774.71
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 6,862.00
тот	<b>FAL</b>	19	\$ 1,103,892.88	\$ 2,065,329.76	

# Official Exemple-27345 Symmetry (FAMED) 09/04/08 Entered 09/04/08 13:22:42 Desc Main United States Bairr 17655 Court Northern District of Illinois

In re	Anthony Pullos		Case No.		
		Debtor			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 7,774.71
Average Expenses (from Schedule J, Line 18)	\$ 6,862.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 7,774.71

### **State the Following:**

state the 1 one wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 190,700.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 161,657.02
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 352,357.02

**Debtor** 

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Anthony	$P_{11}1$	ിറ

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(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_21\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date 30 August 2008 Signature: \_\_/s/ Anthony Pullos Not Applicable Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. Printed or Typed Name and Title, if any, (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP \_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership ] of the \_\_\_\_ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date \_\_\_ Signature: \_\_\_ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

## Doc 1 Filed 09/04/08 Entered 09/04/08 13:22:42 Desc Main

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Anthony Pullos	Case No.
		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### ${\bf 1.} \ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2008(db)	0	Employment	
2007(db)	8507.0	Employment	
2006(db)	117827.00	Employment	
2008(nfs)	0.00	Unemployed	
2007(nfs)	0.00	Unemployed	
2006(nfs)	15000.00	Real Estate Sales	

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Aurora Loan Services v. Anthony Pullos, 08-1506-LA Foreclosure

Collier County, Florida

Pending

Aurora Loan Services LLC v. Anthony S. Pullos, 08-1513-La

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

X

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\bowtie$ 

NAME AND DESCRIPTION AND ADDRESS OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

 $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

## Case 08-23423 Doc 1 Filed 09/04/08 Entered 09/04/08 13:22:42 Desc Main Document Page 37 of 55

	I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct		n the foregoing statement of financial affairs and any
Date	30 August 2008	Signature	/s/ Anthony Pullos
Dute		of Debtor	ANTHONY PULLOS
	_0	continuation sheets	attached
	Penalty for making a false statement: Fine of	of up to \$500,000 or i	mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
	DECLARATION AND SIGNATURE O	F NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compen (3) if ru preparei	clare under penalty of perjury that: (1) I am a bankru sation and have provided the debtor with a copy of thi lles or guidelines have been promulgated pursuant to	ptcy petition preparers document and the n	r as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); ng a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
Printed	or Typed Name and Title, if any, of Bankruptcy Petition	n Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
	akruptcy petition preparer is not an individual, state the name, t who signs this document.	itle (if any), address, and	social security number of the officer, principal, responsible person, or
Address	<u> </u>		
X			
Signatu	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals wh ndividual:	o prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach addition	nal signed sheets conf	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

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Form B8 (Officia Carse) 08-23423 Doc 1 Filed 09/04/08 Entered 09/04/08 13:22:42 Desc Main Document Page 38 of 55 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

n re Anthony Pullos		, Case No.								
	Debtor		Chapter	7						
CI	CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION									
I have filed a schedu	ale of assets and liabilities which alle of executory contracts and une allowing with respect to the proper	expired leases which inc	cludes personal pro	perty subject to an	•					
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)					
Boat	First Midwest Bank		<b>V</b>		<b>V</b>					
Debtors Residence	Wachovia		<b> </b>		<b> </b>					
Rental Property	Countrywide	✓								
Rental Property	Countrywide	✓								
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)								
NONE										
Data: 30 August 2008	/s/ Antho	ony Pullos								

Signature of Debtor

ANTHONY PULLOS

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#### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

and have provided the debtor with a copy of this document and the notices and	er as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines or services chargeable by bankruptcy petition preparers, I have given the debtor ebtor or accepting any fee from the debtor, as required in that section.
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the na principal responsible person or partner who signs this document.	ume, title (if any), address, and social security number of the officer,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who preparer is not an individual:	red or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signe	ed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the officer of the office
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Anthony Pullos	x/s/ Anthony Pullos 30	August 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Allied Interstate o/b/o Capital One 3000 Corporate Exchange Drive, Ste 600 Columbus, OH 43231

Aurora Loan Services 10350 Park Meadows Drive Littleton, Co 80124

Aurora Loan Services 10350 Park Meadows Drive Littleton, Co 80124

Aurora Loan Services 10350 Park Meadows Drive Littleton, Co 80124

Bank of America PO Box 15726 Wilmington< DE 19886

Best Buy PO Box 17298 Wilmington, DE 19850-7298

Best Buy PO Box 17298 Wilmington, DE 19850-7298

Blatt, Hasenmiller, Leisbker & Moore o/b/o Citibank 125 S. Wacker Drive, Ste 400 Chicago, IL 60606

Bob Taylor Jeep PO Box 11899 W. Airport Road Naples, FL 34101

Bose Retail Services PO Box 17602 Baltimore, MD 21297-1602 Capital One PO Box 5294 Carol Stream, Il 60197

Capital One PO Box 5294 Carol Stream, Il 60197

Citi PO Box 688909 Des Moines, IA 50368-8909

Citi PO Box 688909 Des Moines, IA 50368-8909

Citi PO Box 688917 Des Moines, IA 50368-8917

Countrywide PO Box 650070 Dallas, TX 75265-0070

Discover PO Box 30943 Salt Lake City, UT 84130 Discover PO Box 30943 Salt Lake City, UT 84130

Discover PO Box 30943 Salt Lake City, UT 84130

E-Loan, Inc. 6230 Stoneridge Mall Road Pleasanton, CA 94588

First Midwest Bank Loan Processing Center PO Box 125 Bedford Park, IL 60499-0125

GMAC PO Box 380902 Bloomington, MN 55438-0902

GMAC PO Box 380902 Bloomington, MN 55438-0902

GMAC PO Box 380902 Bloomington, MN 55438-0902

Home Depot PO BOX 589100 Des Moines, IA 50368-9100

Jacqueline Ouellette & Kelly Brown 1200 Reserve Way #304 Naples, FL 34105

Julio Gallego 1`225 Reserve Waqy #104 Naqples, FL

Linda Young 1180 Reserve Way #206 Naples, FL 34105 Scanlon Lexus of Fort Myers 270 S. Tamiami Trail Ft. Myers, FL 33912

Sears Credit Card PO Box 183082 Columbus, OH 43218-3082

Wachovia World Savings PO Box 60505 City of Industry, CA 91716-0505

30 August 2008

Date

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B203 12/94

## United States Bankruptcy Court Northern District of Illinois

	In re Anthony Pullos		Case I	No	
			Chapt	er7	
	Debtor(s)		1		
	DISCLOSU	URE OF COMPENSATION O	F ATTORNEY FOI	R DEBTOR	
1.	and that compensation paid to	a) and Fed. Bankr. P. 2016(b), I certiful one within one year before the filing to behalf of the debtor(s) in contempla	of the petition in bankru	ptcy, or agreed	to be paid to me, for services
	For legal services, I have agre	eed to accept	\$	1,700.00	
	Prior to the filing of this staten	nent I have received	\$	1,700.00	
2.	The source of compensation	paid to me was:			
	<b>▼</b> Debtor	Other (specify)			
3.	The source of compensation	to be paid to me is:			
	<b>▼</b> Debtor	Other (specify)			
4. asso	I have not agreed to sha	are the above-disclosed compensation	n with any other person	unless they are	e members and
of m		he above-disclosed compensation with			
5.	In return for the above-disclo	osed fee, I have agreed to render lega	al service for all aspects	of the bankrup	otcy case, including:
	b. Preparation and filing of a	nancial situation, and rendering advic any petition, schedules, statements of otor at the meeting of creditors and co	affairs and plan which r	may be require	d;
6.	By agreement with the deb	tor(s), the above-disclosed fee does r	not include the following	services:	
			_		
		CER	TIFICATION		
	I certify that the forego debtor(s) in the bankrupt	oing is a complete statement of any a cy proceeding.	greement or arrangeme	ent for payment	t to me for representation of the

/s/ Scott A. Bentley

Signature of Attorney

Name of law firm

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	According to the calculations required by this statement:
In re Anthony Pullos	√ The presumption arises.
Debtor(s)	☐ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(16 1	

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS								
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.								
IA	Veteran's Declaration. By checking this box, I declare under penalty of perjury that I ar defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in whice defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 10 U.S.C. § 101(d)(1)).	h I was on acti	ve duty (as						
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.								
16	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.								
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7	7) EXCLUS	ION						
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.								
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.								
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.								
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must lncome divide the six-month total by six, and enter the result on the appropriate line.								
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 4,024.71	\$ 3,750.00						

## B22A (Of@asteF06+2348) (Chapter 7)F(let/09)04/06t. Entered 09/04/08 13:22:42 Desc Main Document Page 48 of 55

4	Line a a than or attachn	e from the operation of a business, profession of and enter the difference in the appropriate column(s) he business, profession or farm, enter aggregate number. Do not enter a number less than zero. Do not ess expenses entered on Line b as a deduction in	of Line 4. If yoers and provinclude any	you operate more ide details on an			
	a.	Gross receipts	\$	0.00			
	b.	Ordinary and necessary business expenses	\$	0.00			
	C.	Business income	Subtract Lin	e b from Line a	\$	0.00	\$ 0.00
Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.							
	a.	Gross receipts	\$	0.00			
	b.	Ordinary and necessary operating expenses	\$	0.00			
	C.	Rent and other real property income	Subtract Lin	e b from Line a	\$	0.00	\$ 0.00
6	Interes	st, dividends and royalties.			\$	0.00	\$ 0.00
7	Pensio	n and retirement income.			\$	0.00	\$ 0.00
9	by your  Unemp Howeve was a b	les of the debtor or the debtor's dependents, incurpose. Do not include alimony or separate maintena spouse if Column B is completed.  loyment compensation. Enter the amount in the apr, if you contend that unemployment compensation reenefit under the Social Security Act, do not list the am A or B, but instead state the amount in the space bel	umn(s) of Line 9.	\$	0.00	\$ 0.00	
		oloyment compensation claimed to be fit under the Social Security Act Debtor \$	0.00 Spor	use \$0.00	\$	0.00	\$ 0.00
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.    a.   \$ 0.00     b.   \$ 0.00						
	Tota	al and enter on Line 10			\$	0.00	\$ 0.00
11		al of Current Monthly Income for § 707(b)(7).  A, and, if Column B is completed, add Lines 3 through			\$	4,024.71	\$ 3,750.00
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.						7,774.71
		Part III. APPLICATION OF	§ 707(b)	(7) EXCLUSIO	N		
13		ized Current Monthly Income for § 707(b)(7). N	fultiply the ar	nount from Line 12 b	y the	е	02.207.52
	number 12 and enter the result. \$ 93,296.52						

14	Applicable median family inco household size. (This information the bankruptor court.)	is available by fa	imily si	ze at <u>www.usdoj.</u>	gov/ust/ or from	m the clerk of	4				
	a. Enter debtor's state of residence					·	\$	56,545.00			
	Application of Section 707(b)										
15	The amount on Line 13 is not arise" box at the top of										
	The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.										
	Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).										
	Part IV. CALCULATI	ON OF CURI	RENT	MONTHLY	INCOME F	OR § 707(	b) (2	2)			
16	Enter the amount from Line 12						\$	7,774.71			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.										
	a. b.				\$						
	C.				\$ \$						
	<u> </u>				<b>D</b>						
	Total and enter on Line 17.						\$	0.00			
18	Current monthly income for §	707(b)(2). Sub	tract Lii	ne 17 from Line 1	6 and enter the	e result.	\$	7,774.71			
	Part V. CAI	CULATION	OF D	EDUCTION	S FROM I	NCOME					
	Subpart A: Deductions	under Stan	dard	s of the Int	ernal Reve	enue Servi	ce (	IRS)			
19A	National Standards: food, clotl National Standards for Food, Clotl information is available at www.u:	ning and Other Ite	ems for	the applicable ho	ousehold size. (		\$	961.00			
19B	National Standards: health car Out-of-Pocket Health Care for per for persons 65 years of age or old clerk of the bankruptcy court.) En under 65 years of age, and enter years or older. (The total number Line 14b). Multiply line a1 by Line enter the result in Line c1. Multip 65 and older, and enter the result and enter the result in Line 19B.	sons under 65 yeer. (This informanter in Line b1 the in Line b2 the number of household mee b1 to obtain a to by Line a2 by Line a2 by Line	ars of a ation is a numb mber of embers otal am a b2 to	age, and in Line a available at www er of members of members of you must be the sam ount for househo obtain a total am	2 the IRS National street and	nal Standards for from the d who are to are 65 er stated in der 65, and hold members					
	Household members under 6	5 years of age	Hous	ehold members	65 years of a	ge or older					
	a1. Allowance per member	57.00	a2.	Allowance per	member	144.00					
	b1. Number of members	2	b2.	Number of me	mbers	0					
	c1. Subtotal	114.00	c2.	Subtotal		0.00	\$	114.00			

20A	<b>Local Standards: housing and utilities; non-mortgage exp</b> IRS Housing and Utilities Standards; non-mortgage expenses for the ap size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the classical expenses and the standards are size.	plicable county and household	e \$	514.00		
20B	Local Standards: housing and utilities; mortgage/rent expected amount of the IRS Housing and Utilities Standards; mortgage/rent expected household size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or freedown; enter on Line be the total of the Average Monthly Payments for an as stated in Line 42; subtract Line be from Line a and enter the result in amount less than zero.	expense for your county and from the clerk of the bankruptcy by debts secured by your home,				
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,175.00				
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 0.00				
	c. Net mortgage/rental expense	Subtract Line b from Line a	\$	1,175.00		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
22A	Local Standards: transportation; vehicle operation/public You are entitled to an expense allowance in this category regardless of voperating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expense expenses are included as a contribution to your household expenses in \( \frac{1}{2} \) 0 \( \preceq 1 \) 2 or more. CHICAGO  If you checked 0, enter on Line 22A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 22A the IRS Local Standards: Transportation for the applicable number of vehicle Metropolitan Statistical Area or Census Region. (These amounts are avoir from the clerk of the bankruptcy court.)	\$	163.00			
22B	Local Standards: transportation; additional public transports of the operating expenses for a vehicle and also use public transport you are entitled to an additional deduction for your public transport 22B the "Public Transportation" amount from IRS Local Standards: Transportation are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy could be a supplementation of the supplem	\$	0.00			
23	Local Standards: transportation ownership/lease expense number of vehicles for which you claim an ownership/lease expense. (You ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IR Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the both the total of the Average Monthly Payments for any debts secured by V subtract Line b from Line a and enter the result in Line 23. Do not ent  a. IRS Transportation Standards, Ownership Costs  b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42  c. Net ownership/lease expense for Vehicle 1	\$	0.00			

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ude any	\$	40.00
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		Subpart B: Additional Expense Dec Note: Do not include any expenses that y				
	monthl	h Insurance, Disability Insurance and Health Sa y expenses in the categories set out in lines a-c below that bouse, or your dependents.	•			
	а.	Health Insurance	\$	0.00		
	b.	Disability Insurance	\$	0.00		
34	C.	Health Savings Account	\$	0.00	<b>6</b>	0.00
	lf y	ou do not actually expend this total amount, state you below:  0.00	r actual average exper	nditures in the	\$	0.00
35	averag suppor	nued contributions to the care of household or face actual monthly expenses that you will continue to pay for tof an elderly, chronically ill, or disabled member of your howho is unable to pay for such expenses.	the reasonable and ne	cessary care and	\$	0.00
36	expens Preven	ction against family violence. Enter the total average es that you actually incurred to maintain the safety of your tion and Services Act or other applicable federal law. The nat confidential by the court.	family under the Famil	y Violence	\$	0.00
37	IRS Loc	energy costs Enter the total average monthly amount, cal Standards for Housing and Utilities that you actually expeeyour case trustee with documentation of your actualstrate that the additional amount claimed is reasonal	end for home energy c	osts. You must	\$	0.00
38	expens elemer provid	es that you actually incur, not to exceed \$137.50 per child, tary or secondary school by your dependent children less the your case trustee with documentation of your actual amount claimed is reasonable and necessary and neards.	for attendance at a prinan 18 years of age. You lead to be a prinal to be a prina	ivate or public ou must must explain	\$	0.00
39	food ar in the I availab	<b>conal food and clothing expense.</b> Enter the total average and clothing expenses exceed the combined allowances for for RS National Standards, not to exceed 5% of those combine le at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptone additional amount claimed is reasonable and necess	od and clothing (appar d allowances. (This info cy court.) <b>You must d</b>	el and services) ormation is	\$	0.00
40		nued charitable contributions. Enter the amount the mof cash or financial instruments to a charitable organization (2)	,		\$	0.00
41	Total	Additional Expense Deductions under § 707(b).	Enter the total of Line	s 34 through 40.	\$	0.00

		Subp	art C: Deductions for De	ebt P	ayment		
	pro Av Mo mo	operty that you own, list the name verage Monthly Payment, and che conthly Payment is the total of all conths following the filing of the basebarate page. Enter the total Av	ne of creditor, identify the proper tck whether the payment includes amounts contractually due to eac ankruptcy case, divided by 60. If	ty secu s taxes th Secu neces	uring the deb or insurance ured Creditor	t, and state the e. The Average in the 60	
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$	0.00	☐ yes <b>▼</b> no	
	b.			\$	0.00	☐ yes <b>V</b> no	
	C.				0.00 I: Add Line and c	☐ yes <b>▼</b> no	\$ 0.00
43	repos	erty. The cure amount would incl ssession or foreclosure. List and t tional entries on a separate page.  Name of Creditor	total any such amounts in the fol	lowing	chart. If nec		
	a.	Name of Creditor	Property Securing the Debi	Ī.		ne Cure Amount 0.00	
	b.				\$	0.00	
	C.				\$	0.00	
					<b>T</b>		\$ 0.00
44	clain	ments on prepetition prior ns, such as priority tax, child sup bankruptcy filing. Do not inclu	port and alimony claims, for whic	h you	were liable a	t the time of	\$ 0.00
		pter 13 administrative exp	penses. If you are eligible to file	a cas	e under Char	ter 13. complete	
		inistrative expense.	unt in line a by the amount in line				
		9	unt in line a by the amount in line	e b, an			
45	adm	Projected average monthly  Current multiplier for your schedules issued by the Exc	Chapter 13 plan payment.  district as determined under ecutive Office for United States is available at www.usdoj.gov/us	e b, an	d enter the r	esulting	
45	adm	Projected average monthly  Current multiplier for your schedules issued by the Extended Trustees. (This information or from the clerk of the bar	Chapter 13 plan payment.  district as determined under ecutive Office for United States is available at www.usdoj.gov/us	e b, an	d enter the r	0.00	\$ 0.00
45	adm a. b.	Projected average monthly  Current multiplier for your schedules issued by the Extended Trustees. (This information or from the clerk of the bar	Chapter 13 plan payment.  district as determined under ecutive Office for United States is available at <a href="https://www.usdoj.gov/ushkruptcy">www.usdoj.gov/ushkruptcy</a> court.)  ative expense of Chapter 13 case	st/	d enter the r \$ x Total: Multip	0.00 6.3 %	0.00
	adm a. b.	Projected average monthly  Current multiplier for your schedules issued by the Extended Trustees. (This information or from the clerk of the bar Average monthly administral Deductions for Debt Pay	Chapter 13 plan payment.  district as determined under ecutive Office for United States is available at <a href="https://www.usdoj.gov/ushkruptcy">www.usdoj.gov/ushkruptcy</a> court.)  ative expense of Chapter 13 case	st/	d enter the research s  x  Total: Multip  bugh 45.	0.00 6.3 %	\$

	Part VI. DETERMINATION OF	S 707(b)(2) PRESUMPTION	
48	Enter the amount from Line 18 (Current monthly		\$ 7,774.71
49	Enter the amount from Line 47 (Total of all dedu		\$ 0.00
50	Monthly disposable income under § 707(b)(2). S result.	subtract Line 49 from Line 48 and enter the	\$ 7,774.71
51	60-month disposable income under § 707(b)(2) number 60 and enter the result.	. Multiply the amount in Line 50 by the	\$ 466,482.60
	Initial presumption determination. Check the applica	able box and proceed as directed.	
	The amount on Line 51 is less than \$6,575. Ch page 1 of this statement, and complete the verification in	·	
52	The amount set forth on Line 51 is more than page 1 of this statement, and complete the verification in the remainder of Part VI.		
	The amount on Line 51 is at least \$6,575, but VI (Lines 53 through 55).	not more than \$10,950. Complete the r	emainder of Part
53	Enter the amount of your total non-priority unse	cured debt	\$ N.A.
54	Threshold debt payment amount. Multiply the amou enter	nt in Line 53 by the number 0.25 and	\$ N.A.
	Secondary presumption determination. Check the a	pplicable box and proceed as directed.	•
55	☐ The amount on Line 51 is less than the amoun not arise" at the top of page 1 of this statement, and com ☐ The amount on Line 51 is equal to or greater the presumption arises" at the top of page 1 of this statement complete Part VII.	plete the verification in Part VIII.  nan the amount on Line 54. Check the	box for "The
	Part VII: ADDITIONA	L EXPENSE CLAIMS	
	Other Expenses. List and describe any monthly expenses health and welfare of you and your family and that you conte income under § 707(b)(2)(A)(ii)(I). If necessary, list addition average monthly expense for each item. Total the expenses.	nd should be an additional deduction from yonal sources on a separate page. All figures sh	ur current monthly
F.	Expense Description	Monthly A	Amount
56	a.	\$	0.00
	b.	\$	0.00
	C.	\$	0.00
	Total: Add L	ines a, b and c	0.00
	Part VIII: VER	IFICATION	
	I declare under penalty of perjury that the information provided both debtors must sign.)	ed in this statement is true and correct. (If the	nis a joint case,
	J ,	/s/ Anthony Pullos	
57	30 August 2008  Date: Signature:	(Besid)	
	Signature.	(Joint Debtor, if any)	

Form 22 Continuation Sheet

Income Month 1			Income Month 2			
Gross wages, salary, tips	4,024.71	3,750.00	Gross wages, salary, tips	4,024.71	3,750.00	
Income from business	0.00	0.00	Income from business	0.00	0.00	
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.00	
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.00	
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.00	
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.00	
Unemployment	0.00	0.00	Unemployment	0.00	0.00	
Other Income	0.00	0.00	Other Income	0.00	0.00	
Income Month 3			Income Month 4			
Gross wages, salary, tips	4,024.71	3,750.00	Gross wages, salary, tips	4,024.71	3,750.00	
Income from business	0.00	0.00	Income from business	0.00	0.0	
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0	
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0	
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0	
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0	
Unemployment	0.00	0.00	Unemployment	0.00	0.0	
Other Income	0.00	0.00	Other Income	0.00	0.0	
Income Month 5			Income Month 6			
Gross wages, salary, tips	4,024.71	3,750.00	Gross wages, salary, tips	4,024.71	3,750.00	
Income from business	0.00	0.00	Income from business	0.00	0.00	
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0	
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0	
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.00	
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0	
Unemployment	0.00	0.00	Unemployment	0.00	0.0	
Other Income	0.00	0.00	Other Income	0.00	0.00	

### Additional Items as Designated, if any

#### Remarks